



NEWS RELEASE

OFFICE OF THE STATE'S ATTORNEY FOR HOWARD COUNTY

For Immediate Release:

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New York Man Pleads Guilty in Banking Identity Fraud Scheme

The alert actions of a Columbia bank teller last fall has led to the arrest and conviction of a New York man in a major identity theft scheme. Michael R. Graf, 46, of the 100 block of Beach 26th Street, Far Rockaway, N.Y., pleaded guilty to assuming the identity of another person for fraudulent intent in Howard County Circuit Court this morning.

Assistant State's Attorney Tricia Cecil told the court that on September 27, 2016, Graff attempted to open a new, business checking account, linked to a Florida man's existing \$400,000 line of credit. Graf told the teller that he was opening a comic book and vintage toys business in Clarksville, and displayed a driver's license with the Florida man's name and address but with Graf's photo. Graf would not allow the bank employee to examine the driver's license and she alerted other bank employees who contacted police after they contacted the Florida man.

Howard County police confronted Graf and arrested him at the bank after they learned that he had an open arrest warrant for fraud in New Jersey. Police searched Graf and his rental vehicle and discovered 12 different bank credit cards with the names of six different individuals, including the intended victim of the fraud. They also discovered three Florida driver's licenses and a New Jersey driver's license—all with different names but displaying Graf's photo.

After Graf was read his Miranda rights he told detectives that he was a "mule" whose job it was to open accounts based on insider information from an unknown source at Bank of America. He stated that once the sole proprietor business accounts were opened, monies were transferred from the linked lines of credit accounts and his job was to withdraw the funds using the bank cards. Graf said he received 30 percent commission on every withdraw. Referring to the broader fraud scheme Cecil told Judge Timothy J. McCrone, "He (Graft) may not be the mastermind but he is the face of it, going into the bank."

The judge sentenced Graf to 20 years in prison, suspending all but 10 years. Upon his eventual release, Graft will serve three years of unsupervised probation except for periodic criminal records check by the Maryland Department of Parole and Probation.

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